

1 AN ACT relating to Medicare supplement insurance.

2 *Be it enacted by the General Assembly of the Commonwealth of Kentucky:*

3 ➔Section 1. KRS 304.14-520 is amended to read as follows:

4 Notwithstanding any other provision of state law~~[- of this state]~~, for a Medicare
5 supplement policy available, issued, or renewed in this state on or after the effective
6 date of this Act:

7 (1) An insurer shall not deny, or condition the issuance or effectiveness of, the
8 policy, nor discriminate in the pricing of the policy, based on the age, gender,
9 health status, claims experience, receipt of health care, or medical condition of
10 an applicant or a person covered under the policy;~~[may not deny a claim for losses~~
11 ~~incurred more than six (6) months from the effective date of coverage for a pre-~~
12 ~~existing condition. The policy may not define a pre-existing condition more~~
13 ~~restrictively than a condition for which medical advice was given or treatment was~~
14 ~~recommended by or received from a physician within six (6) months before the~~
15 ~~effective date of coverage.]~~

16 (2) The policy shall not contain any waiting period or pre-existing condition
17 limitation or exclusion; and

18 (3) Applications shall be accepted, and policies shall be issued, at all times
19 throughout the year.